

CLAIMS

1. A multi-transaction services system comprising:
a plurality of service request and supply channels, each channel
including channel-specific hardware and software;
at least one operation means including operation-specific hardware and
software; and
an integrated channel manager connected between the channels and the
operation means, the integrated channel manager having (i) a first interface layer for
interfacing the channel-specific components of each channel, (ii) a second interface
layer for interfacing the operation means, and (iii) a third layer between the first and
second interface layers and including at least one application service connectable to
any channel in a channel-independent manner.

2. A multi-transaction services system according to claim 1, wherein (i) the
plurality of channels comprise financial service channels, (ii) the operation means
comprises a plurality of financial service operations means, and (iii) the application
service comprises a plurality of business application services.

3. A multi-transaction services system according to claim 2, wherein the
business application services comprise at least one of a balance inquiry, an account
credit, an account debit, a cash deposit, a cash withdrawal, a cheque deposit, a cheque
withdrawal, a loan inquiry, a mortgage inquiry, and an insurance inquiry.

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4. A multi-transaction services system according to claim 2, wherein the financial service channels comprise at least two of an automated teller machine, a self service sales terminal, a home banking system, a digital telephone connection, a financial services branch office, a financial branch sales office, and an interactive television system.

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5. A multi-transaction services system according to claim 2, wherein the business application services comprise at least one of a transaction processing host computer, an item processor, a relationship management database, a financial call center, and an external financial database.

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6. A multi-transaction services system according to claim 2, wherein the integrated channel manager includes:

a first layer (L1) for receiving customer requests for a plurality of different channel-specific financial services and providing access to the operation, administration, and maintenance of the service requests;

a second layer (L2) for monitoring the operation of the business application services;

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a third layer (L3) for providing interfaces between the plurality of channel-specific services and the plurality of financial service operation means, and providing the business application services;

a fourth layer (L4) for providing application enabling services; and

a fifth layer (L5) for providing distributed system services.

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7. A multi-transaction services system according to claim 6, wherein the second, fourth, and fifth layers (L2, L4, L5) comprise the middleware NCR Top End.

8. A multi-transaction services system according to claim 1, wherein (i) the plurality of channels comprise retail service channels including at least two of a point of sale service, an automatic vending service, and a loyalty card service, and (ii) the operation means comprises at least a relationship database.

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